

**THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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| IN RE: Larry and Cathy Garner | : | BK. No. 13-15312 JKF |
| | : | Chapter No. 13 |
| | : | 11 U.S.C. §362 |
| Debtors | : | |
| | : | |
| WELLS FARGO BANK, N.A. | : | |
| | : | |
| Movant, | : | |
| v. | : | |
| Larry and Cathy Garner, Debtors and | : | |
| William C. Miller, Trustee | : | |
| | : | |
| Respondents | : | |
| | : | |

**DEBTORS' RESPONSE IN OPPOSITION TO MOTION FOR RELIEF FROM THE
AUTOMATIC STAY: 136 LINTON STREET, PHILADELPHIA, PA 19120**

COMES NOW, Debtors by and through their duly authorized undersigned
counsel, and hereby respectfully represents as follows:

1. Admitted.
2. Admitted.
3. Admitted.
4. Admitted.
5. Denied. The Debtors, however, believe there is adequate protection of this creditor's interest.
6. Denied as a conclusion of law to which no response is necessary.
7. Denied as a conclusion of law to which no response is necessary. Debtors maintain that this Motion for Relief was filed in bad faith. The Confirmed Plan clearly states that Lender's claim is a total pay off claim to be paid through the Plan, see attached Chapter 13 Plan. Exhibit "A" Therefore,

Debtors are not required to make payments directly to lender. Lender was aware of debtors' intent. On 7/25/14, lender filed an objection to debtors' plan. The objection was withdrawn on 10/21/14. The Plan was confirmed on December 20, 2014. Therefore, Lender is precluded from objecting to the current treatment. See, e.g. United Student Aid Funds, Inc. v. Espinosa, 553 F. 3d 1193. To date, Lender has received \$5,310.38 from the Trustee.

8. Denied as a conclusion of law to which no response is necessary.
9. Denied as a conclusion of law to which no response is necessary.
 - a. Denied as a conclusion of law to which no response is necessary.
 - b. Denied as a conclusion of law to which no response is necessary.
 - c. Denied as a conclusion of law to which no response is necessary.

WHEREFORE, Debtors respectfully requests that this Court enter an Order denying Movant's Motion and paying for Debtor's attorney fees.

March 23, 2015

Law Offices of Georgette Miller, Esq., P.C.

By: /s/ Michelle Lee
Michelle Lee, Esq.
Law Offices of Georgette Miller &
Associates, P.C.
119 S. Easton Road
Glenside, PA 19038